



Order Filed on August 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtor

In Re:

JOSEPH A. MINGRINO, SR.,

Debtor

Case No.: 22-10255 (ABA)

Chapter: 13


Hearing Date:

Judge: Andrew B. Altenburg, Jr., U.S.B.J.

ORDER APPROVING TRIAL MODIFICATION PLAN

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 31, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Joseph A. Mingrino, Sr.

Case No.: 22-10255 (ABA)

Re: ORDER APPROVING TRIAL MODIFICATION PLAN

THIS MATTER having come before the Court on application of debtor, Joseph A. Mingrino, Sr., to approve Trial Modification Plan with secured creditor, DLJ Mortgage Capital, Inc., through its servicer, Select Portfolio Servicing, Inc., and the Court having considered the application and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

ORDERED that the Trial Modification Plan between Debtor and secured creditor be and is hereby approved; and it is further

ORDERED that communications and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed a violation of the automatic stay, and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation;

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the Trial Modification Plan and all money that would otherwise be paid to the secured creditor be held until the Proof of Claim is withdrawn or amended or the Trustee is notified by secured creditor that the Trial Modification Plan was not consummated; and it is further

ORDERED that in the event that the Trial Modification Plan was not consummated; the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held

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Debtor: Joseph A. Mingrino, Sr.

Case No.: 22-10255 (ABA)

Re: ORDER APPROVING TRIAL MODIFICATION PLAN

by the Trustee pending the completion of the Trial Modification Plan shall be paid to secured creditor; and it is further

ORDERED that in the event the Trial Modification Plan is consummated and Debtor is offered a Final Loan Modification Agreement, Debtor shall file an application to authorize entry into said agreement.

In re:
Joseph A. Mingrino, Sr.
Debtor

Case No. 22-10255-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 31, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph A. Mingrino, Sr., 56 Tilden Road, Thorofare, NJ 08086-2610

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Rex J. Roldan	

District/off: 0312-1

User: admin

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Date Rcvd: Aug 31, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Joseph A. Mingrino Sr. roldanlaw@comcast.net, roldanlaw1@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 8